

**MESSAGE FORMAT FOR COMMUNICATING FINANCIAL INFORMATION****ABSTRACT OF THE DISCLOSURE**

A transmission message having a fixed terminal information segment with a field defining the format of a variable field authorization segment, and with a field defining the format of a variable field service payload segment. The fixed terminal information segment has other fields defining parameters of a terminal from which the transmission message is transmitted. The authorization segment has fields defining a method of payment by a user of the terminal. The service payload segment has fields defining the goods or services desired to be purchased by the user.